

FORM B1 United States Bankruptcy Court Western District of New York		Voluntary Petition																
Name of Debtor (if individual, enter Last, First, Middle): Falgiano, Jill A.		Name of Joint Debtor (Spouse) (Last, First, Middle):																
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-1442		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):																
Street Address of Debtor (No. & Street, City, State & Zip Code): 116 Groveland Street, Upper Buffalo, NY 14214-1014		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):																
County of Residence or of the Principal Place of Business: Erie		County of Residence or of the Principal Place of Business:																
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																
Location of Principal Assets of Business Debtor (if different from street address above):																		
Information Regarding the Debtor (Check the Applicable Boxes)																		
Venue (Check any applicable box) <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p>																		
Type of Debtor (Check all boxes that apply) <p><input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank</p>		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <p><input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding</p>																
Nature of Debts (Check one box) <p><input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business</p>		Filing Fee (Check one box) <p><input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.</p>																
Chapter 11 Small Business (Check all boxes that apply) <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)</p>		THIS SPACE IS FOR COURT USE ONLY																
Statistical/Administrative Information (Estimates only) <p><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>																		
Estimated Number of Creditors		1-15 16-49 50-99 100-199 200-999 1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																
Estimated Assets		<table border="0"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million											
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											
Estimated Debts		<table border="0"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million											
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):
Falgiano, Jill A.**FORM B1, Page 2****Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**Location
Where Filed: - **None** -

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)Name of Debtor:
- **None** -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jill A. FalgianoSignature of Debtor **Jill A. Falgiano****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Signature of Attorney**X** /s/ Beth Ann Bivona

Signature of Attorney for Debtor(s)

Beth Ann Bivona

Printed Name of Attorney for Debtor(s)

Damon & Morey LLP

Firm Name

**1000 Cathedral Place
298 Main Street
Buffalo, NY 14202-4096**

Address

**Email: bbivona@damonmorey.com
(716) 856-5500 Fax: (716) 856-5537**

Telephone Number

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Exhibit A
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X /s/ Beth Ann Bivona

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?

 Yes, and Exhibit C is attached and made a part of this petition.
 No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

United States Bankruptcy Court
Western District of New York

In re **Jill A. Falgiano**

Debtor

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	325,000.00		
B - Personal Property	Yes	3	24,377.80		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	18		2,663,390.85	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	2			
I - Current Income of Individual Debtor(s)	Yes	1			445.51
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,999.40
Total Number of Sheets of ALL Schedules		31			
	Total Assets		349,377.80		
	Total Liabilities			2,663,390.85	

Debtor

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
3893 Walden Avenue Lancaster, New York 14086 (Pending foreclosure) (Debtor did not personally assume mortgage)	25% owner	-	325,000.00	0.00

Sub-Total >	325,000.00	(Total of this page)
Total >	325,000.00	

0 continuation sheets attached to the Schedule of Real Property

Case 1-05-10331-CLB, Doc 1, Filed 01/17/05, Entered 01/17/05 13:43:12, (Report also on Summary of Schedules)

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Best Case Bankruptcy

Debtor

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		116 Groveland Street Buffalo, New York 14214	-	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		M&T Bank 1100 Wherle Drive Williamsville, New York 14221 Checking Account No. 8700742169	-	134.59
3. Security deposits with public utilities, telephone companies, landlords, and others.		Joy Smith (Landlord) 799 Potomac Avenue Buffalo, New York 14209	-	100.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Assorted household goods 116 Groveland Street Buffalo, New York 14214	-	2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Assorted clothing 116 Groveland Street Buffalo, New York 14214	-	750.00
7. Furs and jewelry.		Assorted jewelry 116 Groveland Street Buffalo, New York 14214	-	100.00
8. Firearms and sports, photographic, and other hobby equipment.		Camera 116 Groveland Street Buffalo, New York 14214	-	30.00

Sub-Total > **3,214.59**
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

Case 1-05-10331-CLB, Doc 1, Filed 01/17/05, Entered 01/17/05 13:43:12,

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Description: Main Document , Page 5 of 56

Best Case Bankruptcy

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Taylor Staffing 401K Plan	-	21,163.21
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		MFC Construction Co., Inc. 100% owner	-	0.00
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > 21,163.21
(Total of this page)

Sheet 1 of 2 continuation sheets attached

to the Schedule of Personal Property

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Best Case Bankruptcy

In re Jill A. Falgiano, Case No. _____,
Debtor

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.		Labrador/Springer mix		0.00
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			

Sub-Total > (Total of this page)	0.00
Total >	24,377.80

Sheet 2 of 2 continuation sheets attached

to the Schedule of Personal Property

Case 1-05-10331-CLB, Doc 1, Filed 01/17/05, Entered 01/17/05 13:45:12, (Report also on Summary of Schedules)

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Best Case Bankruptcy

In re Jill A. Falgiano, Case No. _____
Debtor

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Cash on Hand			
116 Groveland Street Buffalo, New York 14214	Debtor & Creditor Law § 283(2)	100.00	100.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
M&T Bank 1100 Wherle Drive Williamsville, New York 14221 Checking Account No. 8700742169	NYCPLR § 5205(a)	134.59	134.59
Security Deposits with Utilities, Landlords, and Others			
Joy Smith (Landlord) 799 Potomac Avenue Buffalo, New York 14209	NYCPLR § 5205(g)	100.00	100.00
Household Goods and Furnishings			
Assorted household goods 116 Groveland Street Buffalo, New York 14214	NYCPLR § 5205(a)	2,000.00	2,000.00
Wearing Apparel			
Assorted clothing 116 Groveland Street Buffalo, New York 14214	NYCPLR § 5205(a)(5)	750.00	750.00
Furs and Jewelry			
Assorted jewelry 116 Groveland Street Buffalo, New York 14214	NYCPLR § 5205(a)(6)	100.00	100.00
Firearms and Sports, Photographic and Other Hobby Equipment			
Camera 116 Groveland Street Buffalo, New York 14214	NYCPLR § 5205(a)	30.00	30.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
Taylor Staffing 401K Plan	Debtor & Creditor Law § 282(2)(e)	21,163.21	21,163.21
Animals			
Labrador/Springer mix	NYCPLR § 5205(a)(4)	0.00	0.00

In re Jill A. Falgiano

Case No. _____

Debtor

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
							Value \$	
Account No.								
Account No.								
Account No.								
Account No.								

0 continuation sheets attached

Subtotal
(Total of this page)Total
0.00

(Report on Summary of Schedules)

In re **Jill A. Falgiano**

Case No. _____

Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 1-05-10331-CLB, Dec 1, continuation sheet attached
Filed 01/17/05 Entered 01/17/05 13:43:12
Description: Main Document , Page 10 of 56

In re Jill A. Falgiano, Case No. _____, Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	
				C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D				
Account No.										
Internal Revenue Service Dept of Treasury Special Proceedings Branch 111 West Huron Street, Room 309 Buffalo, NY 14202	X -	Various	Withholding, payroll taxes		X	X	X		Unknown	Unknown
Account No. Lxxxxxx028-4, Lxxxxx811-6		Various Years								
New York State Dept Taxation & Finance PO Box 5300 Albany, NY 12205	X -	Taxes			X	X	X		Unknown	Unknown
Account No.										
Account No.										
Account No.										
Account No.										

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page) 0.00

Total 0.00

(Report on Summary of Schedules)

Case 1-05-10331-CLB, Doc 1, Filed 01/17/05, Entered 01/17/05 13:43:12,
Description: Main Document , Page 11 of 56

In re Jill A. Falgiano

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
				O	N	L	
Account No.			Corporate Debt				
A-Verdi LLC 141450 Route 31 Savannah, NY 13146	-			X	X	X	
Account No.			Corporate Debt				1.00
A. H. Harris & Sons, Inc. P. O. Box 30135 Hartford, CT 06150	-			X	X	X	
Account No. xx2077			9/21/04 Lawsuit pending 2004-11164				1.00
Admar Supply Co., Inc. 1950 Brighton Henrietta TL Road Rochester, NY 14623	X -			X	X	X	
Account No.			Lawsuit pending 2004-6809; - Personal guaranty and installment loans regarding account nos.: xxxxxxxxx1099, xxxxxxxxx0701, xxxxxxxxx0102, xxxxxxxxx0399, xxxxxxxxx0999, xxxxxxxxx0597, xxxxxxxxx1197, xxxxxxxxx0497, xxxxxxxxx2031				14,096.54
Alden State Bank 13216 Broadway Alden, NY 14004	X -			X	X	X	2,000,000.00
17 continuation sheets attached				Subtotal (Total of this page)			2,014,098.54

In re Jill A. Falgiano

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT IN GEN T	UN LI QU ID ATE D	DIS PUT ED	AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No.						
Alden State Bank 13216 Broadway Alden, NY 14004	X -	Co-signer for Home Equity Line 1141241		X X X		500,000.00
Account No.						
Alden State Bank 13216 Broadway Alden, NY 14004	-	Pending Foreclosure Action 2004-11520 & 2004-8838		X X X		1.00
Account No.						
All Phase Construction P O Box 577 Mendon, NY 14506	-	Corporate Debt		X X X		1.00
Account No.						
Anne Serravalle 261 Hoyt Street Buffalo, NY 14213	-	Co-defendant		X X X		1.00
Account No.						
Apollo Steel Corporation 4800 Wilton Avenue Niagara Falls, NY 14304	-	Corporate Debt		X X X		1.00
Sheet no. <u>1</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	500,004.00

In re Jill A. Falgiano, Case No. _____,
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No.		Corporate Debt				
Arrow Sheet Metal 75 Thielman Drive Buffalo, NY 14206	-		X	X	X	1.00
Account No.		Corporate Debt				
Ashland Pest Control 406 Connecticut Street Buffalo, NY 14213	-		X	X	X	1.00
Account No. xxxx-xxxx-xxxx-7727		12/22/04 Credit card purchases				4,575.54
AT&T Universal Card PO Box 8115 South Hackensack, NJ 07606-8115	-					
Account No.		Corporate Debt				
Beacon Storage Systems P O Box 1914 Buffalo, NY 14219	-		X	X	X	1.00
Account No.		Corporate Debt				
BTS 370 Esser Avenue Buffalo, NY 14207	-		X	X	X	1.00
Sheet no. <u>2</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			4,579.54

In re **Jill A. Falgiano**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No.		Corporate Debt			
Buffalo Concrete Accessories 243 Manhattan Avenue Buffalo, NY 14214	-		X	X	X
					1.00
Account No.		Corporate Debt			
Buffalo Transfer P. O. Box 72 Buffalo, NY 14206	-		X	X	X
					1.00
Account No.		Buffalo Carpenters Pension Fund			
Burke, Danitz, Kulczk, Kilger, Hoffman, Ferraro, Biddle, Sr., O'Hare, Jr., as Trustees Buffalo Carpenters Pen. Fund 1000 N Buffalo Rd, P.O. Box 378 Elma, NY 14059	X -		X	X	X
					1.00
Account No.		Corporate Debt			
Cambria Contracting 5105 Lockport Road Lockport, NY 14094	-		X	X	X
					1.00
Account No.		Corporate Debt			
Carmen M. Parisio, Inc. 273 S. Roycroft Blvd. Buffalo, NY 14225	-		X	X	X
					1.00
Sheet no. <u>3</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		5.00

In re Jill A. Falgiano

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No.		Vehicle Lease			
Chrysler Financial Payment Center PO Box 1728 Newark, NJ 07101-1728	-				0.00
Account No. xxxx-xxxx-xxxx-5981		2004 Credit card purchases			
Citi Cards P.O. Box 8112 South Hackensack, NJ 07606-8112	-				4,686.00
Account No.		Credit card purchases			
Citibank (South Dakota) N.A. 701 East 60th Street North Sioux Falls, SD 57117	-				936.00
Account No.		Corporate Debt			
D & H Paving, Inc. 485 Kennedy Road Buffalo, NY 14227	-		X	X	X
Account No.		Cross Claim Defendants			
D'Agostino General Contractors 803 Linden Avenue Rochester, NY 14625	-		X	X	X
Sheet no. <u>4</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)			1.00 5,624.00

In re Jill A. Falgiano

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT I N G E N T	UNL I Q U I D A T E D	DIS P U T E D	AMOUNT OF CLAIM
Account No.		Cross Claim Defendants				
DiMarco Constructors LLC 1950 Brighton Henrietta Town Line Road Rochester, NY 14623	-		X	X	X	1.00
Account No.		Corporate Debt				
Dolomite Products Co. P. O. Box 25114 Rochester, NY 14625	-		X	X	X	
Account No.		Corporate Debt				
E-Z Portable Toilets 1000 Howard Road Rochester, NY 14624	-		X	X	X	1.00
Account No.		Corporate Debt				
Economy Treet Service 100 Coventry Road Buffalo, NY 14221	-		X	X	X	1.00
Account No.		Corporate Debt				
Elam Sand & Gravel 8222 Route 5 & 20 P O Box 65 West Bloomfield, NY 14585	-		X	X	X	1.00
Sheet no. <u>5</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				5.00

In re **Jill A. Falgiano**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community				AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No. xxxxxx6118	-	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Exxon Mobil Corp. P.O. Box 4598 Carol Stream, IL 60197-4598	-	2004 Fuel card purchases				731.00
Account No.	-	Corporate Debt				
F W King Petro 370 ESSER Avenue Buffalo, NY 14207-1398	-		X	X	X	1.00
Account No.	-	Corporate Debt				
G&J Contracting, Inc. P. O. Box 255 Hemlock, NY 14466	-		X	X	X	1.00
Account No.	-	Co-defendant				
Gan General Insurance Company 5500 Main Street Suite 341 Buffalo, NY 14221	-		X	X	X	1.00
Account No.	-	Corporate Debt				
Gernatt Asphalt Products, Inc. Attn: Mr. Jim O'Connell P O Box 400 00000000000, NY 14034	-		X	X	X	1.00
Sheet no. <u>6</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			735.00

In re Jill A. Falgiano Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTIN- GEN- T	UNLI- QUID- ATED	DIS- PUTED	AMOUNT OF CLAIM
Account No.		Corporate Debt				
Gernatt Gravel Products, Inc. P. O. Box 400 Collins, NY 14034	-		X	X	X	
Account No.		7/15/04 Lawsuit pending 2004-11748				
Glenn T. Lista 8420 Main Street Buffalo, NY 14221	X -		X	X	X	93,000.00
Account No.		2004 2001 Sierra Pickup, 2002 Sierra Pickup, 2002 Sonoma Pickup, 2003 Chevy Silverado Pickup, 2003 Sierra Dump Truck			X	
GMAC 200 Renaissance Center Detroit, MI 48265	X -					0.00
Account No.		Corporate Debt				
Griffith Energy P. O. Box 5137 Buffalo, NY 14240-5137	-		X	X	X	
Account No.		Corporate Debt				
Grosjean's Associates P O Box 537 Buffalo, NY 14213-0537	-		X	X	X	1.00
Sheet no. <u>7</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			93,003.00

In re **Jill A. Falgiano**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	N	
Account No.		Corporate Debt				
Hanson Aggregates, Inc. Attn: Jean Krajucik 1900 Sullivan Trail Easton, PA 18042	-		X	X	X	1.00
Account No.		Co-defendant				
HSBC Bank One HSBC Center Buffalo, NY 14202	-		X	X	X	1.00
Account No. xxxx-xxxx-xxxx-3414		Credit card purchases				
HSBC Card Services PO Box 17332 Baltimore, MD 21297-1332	X -					20,132.00
Account No. xxxxxxxx42-00		2004 Prescription purchases at Walgreen Drug Store				
Independent Health 511 Farber Lakes Drive Buffalo, NY 14221	-					147.63
Account No.		2004 Corporate Debt				
Interactiveinfo.com, Inc. P.O. Box 721 Buffalo, NY 14226	-					199.80
Sheet no. <u>8</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			20,481.43

In re **Jill A. Falgiano**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE BTO R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No.						
Iroquois Bar Corp. 1951 Humburg Tpke. Buffalo, NY 14218	-	Corporate Debt		X	X	X
						1.00
Account No.						
Keystone Builders c/o Linda Minch 1075 Buffalo Road Rochester, NY 14624	-	Corporate Debt		X	X	X
						1.00
Account No.						
Lafarge Corporation 270 Northpointe Pkwy. Ste. 100 Attn: Joe Puglia Buffalo, NY 14228	-	Corporate Debt		X	X	X
						1.00
Account No.						
Lawrence J. Zygaj 222 Bear Road Cowlesville, NY 14037	-	Corporate Debt		X	X	X
						1.00
Account No.						
Lee Cadby c/o NortheEast Diversification 2 Cadby Parkway PO Box 351 Lancaster, NY 14086	-	Co-Defendant		X	X	X
						1.00
Sheet no. <u>9</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			5.00

In re Jill A. Falgiano, Case No. _____
Debtor _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxxx-x79-09	-	2004 Credit card purchases				919.07
Lord & Taylor P.O. Box 94873 Cleveland, OH 44101-4873	-	Co-defendant	X	X	X	
Account No.	-	Corporate Debt	X	X	X	1.00
M&T Trust Company One M&T Plaza Buffalo, NY 14202	-	Corporate Debt	X	X	X	1.00
Account No.	-	Corporate Debt	X	X	X	1.00
M. J. Dreher Trucking 14 Orchard Street Holley, NY 14470	-	Corporate Debt	X	X	X	1.00
Account No.	-	Corporate Debt	X	X	X	1.00
Manitou Concrete P. O. Box 25114 Rochester, NY 14625	-	Corporate Debt	X	X	X	1.00
Account No.	-	Corporate Debt	X	X	X	1.00
Mendon Enterprises, Inc. 2260 Olmstead Road P. O. Box 9 West Bloomfield, NY 14585	-	Corporate Debt	X	X	X	1.00
Sheet no. <u>10</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				923.07

In re Jill A. Falgiano, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGEN T	UNL IQUIDAT ED	DISPUTED	AMOUNT OF CLAIM
Account No.		Lawsuit pending 2004-8414		X	X	X
MFC Construction Co., Inc. 3893 Walden Avenue Lancaster, NY 14086	-					1.00
Account No.		Co-defendant		X	X	X
MFC Construction Co., Inc. 3893 Walden Avenue Lancaster, NY 14086	-					1.00
Account No.		Co-defendant		X	X	X
Michael J. Falgiano, Jr. 35 Schlemmer Road Lancaster, NY 14086	-					1.00
Account No.		Corporate Debt		X	X	X
Modern Disposal Service 4746 Model City Road P O. Box 209 Model City, NY 14107-0209	-					1.00
Account No.		Corporate Debt		X	X	X
Murray Roofing Co. 600 Cayuga Creek Road Buffalo, NY 14227	-					1.00
Sheet no. <u>11</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			5.00

In re Jill A. Falgiano Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No.		Corporate Debt			
Murzak Enterprises LLC 782 Aero Drive Buffalo, NY 14225	-		X	X	X
Account No. 421CD5		2004 Collection agency for Verizon Notice only			
NCO Financial Systems P.O. Box 41457 Dept. 99 Philadelphia, PA 19101	-				
Account No.		lawsuit			
New Holland Credit Company, LLC 100 Brubank Ave. New Holland, PA 17557	X -		X	X	X
Account No. xxxxx9081		2004 Cellular telephone service			
Nextel Partners, Inc. P.O. Box 4192 Suite 100 Carol Stream, IL 60197-4192	-				
Account No. xxxx xxx7 725		2004 Deficiency balance for repossessed 2003 Nissan Altima			
Nissan - Infiniti LT P.O. Box 660366 Dallas, TX 75266-0366	X -				
Sheet no. <u>12</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)			5,356.32
					5,886.32

In re Jill A. Falgiano Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xx1133		12/21/04 Corporate Debt				1,985.58
NOCO Energy Corp. 2440 Sheridan Drive Tonawanda, NY 14150	X -	a/k/a Northeast Diversification, Inc. co-Defendant	X	X	X	
Account No.						1.00
Northeast Paving 2 Cadby Industrial Park Lancaster, NY 14086	-	2004 Collection Agency for Citibank (South Dakota) N.A. Notice only				0.00
Account No. Fxxx4998		Corporate Debt	X	X	X	1.00
Northland Group, Inc. P.O. Box 390905 Edina, MN 55439	-					
Account No.		Lawsuit pending 2004-8791	X	X	X	1.00
P & J Construction Co., Inc. 709 Pleasant View Drive Lancaster, NY 14086	-					
Account No.						
Patrick Development of WNY, Inc. 8610 Transit Road East Amherst, NY 14051	X -					
Sheet no. <u>13</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,988.58

In re Jill A. Falgiano, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C O D E B T O R	U N L I Q U I D A T E D	D I S P U T E D	
Account No.		Corporate Debt				
Penhall Company Dept 2911 Los Angeles, CA 90084-2911	-			X X X		1.00
Account No.		Corporate Debt				
Pumpcrete 7126 Ellicott Road Orchard Park, NY 14127	-			X X X		1.00
Account No.		Corporate Debt				
Rich's Landscaping & Tractor Servcie 110 Pavement Road Lancaster, NY 14086	-			X X X		1.00
Account No.		Corporate Debt				
Richard M. Snider 10807 Hunts Corners Clarence, NY 14031	-			X X X		1.00
Account No.		Corporate Debt				
Riefler Concrete Products LLC 5690 Camp Road Hamburg, NY 14075	-			X X X		1.00
Sheet no. <u>14</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)		5.00

In re Jill A. Falgiano Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			AMOUNT OF CLAIM
			CONTINUED	UNLIQUIDATED	DISPUTED	
Account No.						
Ruston Paving Company 6228 Collett Road Farmington, NY 14425	-	Corporate Debt		X	X	X
Account No. xxxxx1442		2004 Student loan				1.00
Sallie Mae P.O. Box 9500 Wilkes Barre, PA 18773-9500	-	Corporate Debt				11,834.87
Account No.						
Skyworks LLC 100 Thielman Drive Buffalo, NY 14206	-	Corporate Debt		X	X	X
Account No.						1.00
Strate Welding Supply Co., Inc. P O Box 570 Buffalo, NY 14207-0570	-	Corporate Debt		X	X	X
Account No.						1.00
Swift River Associates, Inc. 4051 River Road Tonawanda, NY 14150	-	Corporate Debt		X	X	X
						1.00
Sheet no. <u>15</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			11,838.87

In re Jill A. Falgiano, Case No. _____,
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS, INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT IN GE NT	UN LI QU ID AT ED	DIS PUT ED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-5311	-	2004 Credit card purchases				
Target Financial Services P.O. Box 59317 Minneapolis, MN 55459-0317	-	Corporate Debt	X	X	X	3,170.09
Account No.	-	Co-defendant	X	X	X	1.00
Thermal Foams, Inc. 2101 Kenmore Avenue Buffalo, NY 14207	-	Corporate Debt	X	X	X	1.00
Account No.	-	Co-defendant	X	X	X	1.00
Thomas K. Falgiano 37 Schlemmer Road Lancaster, NY 14086	-	Corporate Debt	X	X	X	1.00
Account No.	-	Corporate Debt	X	X	X	1.00
Tri-James Services, Inc. 4478 West Fairmount Lakewood, NY 14750	-	Corporate Debt	X	X	X	1.00
Account No.	-	Corporate Debt	X	X	X	1.00
Turner Construction Company 54 State Street Albany, NY 12207	-	Corporate Debt	X	X	X	1.00
Sheet no. <u>16</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				3,174.09

In re Jill A. Falgiano

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE B T O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D
Account No.		Corporate Debt			
United Materials, LLC 561 Pavement Road Lancaster, NY 14086	H W J C	-	X	X	X
					1.00
Account No.		Corporate Debt			
United Rentals 1 Hartfield Executive Park Suite 305 Attn: Leesa Contreras East Windsor, CT 06088	H W J C	-	X	X	X
					1.00
Account No. xxx-xxx-xxxx-xx3268		2004 Services			
Verizon P.O. Box 1100 Albany, NY 12250-0001	X	-			
					1,025.41
Account No.		Corporate Debt			
Waste Management of WNY P. O. Box 830003 Baltimore, MD 21283-0003	H W J C	-	X	X	X
					1.00
Account No.		Corporate Debt			
Wayne Concrete 362 Route 44 Shinglehouse, PA 16748	H W J C	-	X	X	X
					1.00
Sheet no. <u>17</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		1,029.41
			Total (Report on Summary of Schedules)		2,663,390.85

Case 1-05-10331-CLB, Doc 1, Filed 01/17/05, Entered 01/17/05 13:43:12,

In re Jill A. Falgiano, Case No. _____,
Debtor

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Chrysler Financial 5225 Crooks Road Suite 140 Troy, MI 48098	Lease of 2004 Jeep Grand Cherokee ('04-'07) Account No.: 1001122936

Debtor

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Lee Cadby c/o NortheEast Diversification 2 Cadby Parkway P.O. Box 351 Lancaster, NY 14086	New Holland Credit Company, LLC 100 Brubank Ave. New Holland, PA 17557
M. Falgiano Construction Co., Inc. 5891 Genesee Street Lancaster, NY 14086	Burke, Danitz, Kulczk, Kilger, Hoffman, Ferraro, Biddle, Sr., O'Hare, Jr., as Trustees Buffalo Carpenters Pen. Fund 1000 N Buffalo Rd, P.O. Box 378 Elma, NY 14059
MFC Construction Co., Inc. 3893 Walden Avenue Lancaster, NY 14086	Alden State Bank 13216 Broadway Alden, NY 14004
MFC Construction Co., Inc. 3893 Walden Avenue Lancaster, NY 14086	Patrick Development of WNY, Inc. 8610 Transit Road East Amherst, NY 14051
MFC Construction Co., Inc. 3893 Walden Avenue Lancaster, NY 14086	Admar Supply Co., Inc. 1950 Brighton Henrietta TL Road Rochester, NY 14623
MFC Construction Co., Inc. 3893 Walden Avenue Lancaster, NY 14086	NOCO Energy Corp. 2440 Sheridan Drive Tonawanda, NY 14150
MFC Construction Co., Inc. 3893 Walden Avenue Lancaster, NY 14086	Verizon P.O. Box 1100 Albany, NY 12250-0001
MFC Construction Co., Inc. 3893 Walden Avenue Lancaster, NY 14086	Nissan - Infiniti LT P.O. Box 660366 Dallas, TX 75266-0366
MFC Construction Co., Inc. 3893 Walden Avenue Lancaster, NY 14086	GMAC 200 Renaissance Center Detroit, MI 48265
MFC Construction Co., Inc. 3893 Walden Avenue Lancaster, NY 14086	New York State Dept Taxation & Finance PO Box 5300 Albany, NY 12205

Debtor

SCHEDULE H. CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
MFC Construction Co., Inc. 3893 Walden Avenue Lancaster, NY 14086	Internal Revenue Service Dept of Treasury Special Proceedings Branch 111 West Huron Street, Room 309 Buffalo, NY 14202
MFC Construction Co., Inc. 3893 Walden Avenue Lancaster, NY 14086	Burke, Danitz, Kulczk, Kilger, Hoffman, Ferraro, Biddle, Sr., O'Hare, Jr., as Trustees Buffalo Carpenters Pen. Fund 1000 N Buffalo Rd, P.O. Box 378 Elma, NY 14059
Michael A. Falgiano, Jr. 35 Schlemmer Road Lancaster, NY 14086	Patrick Development of WNY, Inc. 8610 Transit Road East Amherst, NY 14051
Michael J. Falgiano 35 Schlemmer Road Lancaster, NY 14086	Glenn T. Lista 8420 Main Street Buffalo, NY 14221
Michael J. Falgiano, Jr. 35 Schlemmer Road Lancaster, NY 14086	Alden State Bank 13216 Broadway Alden, NY 14004
Michael J. Falgiano, Jr. 35 Schlemmer Road Lancaster, NY 14086	Alden State Bank 13216 Broadway Alden, NY 14004
Michael J. Falgiano, Sr., deceased 35 Schlemmer Rd. Lancaster, NY 14086	HSBC Card Services PO Box 17332 Baltimore, MD 21297-1332
Northeast Paving 2 Cadby Industrial Park Lancaster, NY 14086	New Holland Credit Company, LLC 100 Brubank Ave. New Holland, PA 17557
Thomas K. Falgiano 37 Schlemmer Road Lancaster, NY 14086	Alden State Bank 13216 Broadway Alden, NY 14004
Thomas K. Falgiano 37 Schlemmer Road Lancaster, NY 14086	Alden State Bank 13216 Broadway Alden, NY 14004

In re

Jill A. Falgiano

Case No. _____

Debtor

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP None.	AGE
Single		
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Bartender		
Name of Employer Pietro's Ristorante		
How long employed 6 months		
Address of Employer 5841 Transit Road East Amherst, NY 14051		

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) Tips

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance
(Specify)

Pension or retirement income

Other monthly income
(Specify)

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ 445.51

DEBTOR	SPOUSE
\$ <u>850.14</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>850.14</u>	\$ <u>N/A</u>
\$ <u>148.38</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>256.25</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>404.63</u>	\$ <u>N/A</u>
\$ <u>445.51</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>445.51</u>	\$ <u>N/A</u>

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

SCHEDEULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>650.00</u>
Are real estate taxes included? Yes <u> </u> No <u>X</u>	
Is property insurance included? Yes <u> </u> No <u>X</u>	
Utilities: Electricity and heating fuel	\$ <u>137.00</u>
Water and sewer	\$ <u>0.00</u>
Telephone	\$ <u>164.00</u>
Other <u>Cable/On-line access</u>	\$ <u>68.00</u>
Home maintenance (repairs and upkeep)	\$ <u>0.00</u>
Food	\$ <u>350.00</u>
Clothing	\$ <u>125.00</u>
Laundry and dry cleaning	\$ <u>50.00</u>
Medical and dental expenses	\$ <u>260.00</u>
Transportation (not including car payments)	\$ <u>160.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>100.00</u>
Charitable contributions	\$ <u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ <u>10.50</u>
Life	\$ <u>0.00</u>
Health	\$ <u>219.48</u>
Auto	\$ <u>24.66</u>
Other	\$ <u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$ <u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)	
Auto	\$ <u>435.27</u>
Other <u>Student loan</u>	\$ <u>200.49</u>
Other	\$ <u>0.00</u>
Other	\$ <u>0.00</u>
Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other <u>Personal grooming</u>	\$ <u>0.00</u>
Other	\$ <u>45.00</u>
Other	\$ <u>0.00</u>
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ <u>2,999.40</u>

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- A. Total projected monthly income \$ N/A
- B. Total projected monthly expenses \$ N/A
- C. Excess income (A minus B) \$ N/A
- D. Total amount to be paid into plan each \$ N/A

**United States Bankruptcy Court
Western District of New York**

In re Jill A. Falgiano

Debtor(s)

Case No.

Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
32 sheets [*total shown on summary page plus 1*], and that they are true and correct to the best of my
knowledge, information, and belief.

Date _____

Signature _____

Jill A. Falgiano
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Western District of New York

In re Jill A. Falgiano

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$60,000.00	2003 (Extension pending; ca. \$60,000 gross)
\$33,000.00	2004 (Anticipates extension; ca. \$33,000)
\$100.00	2005 (As of January 6, 2005)

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

- None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Joy Smith 799 Potomac Avenue Buffalo, NY 14209	October 2004 November 2004 December 2004	\$1,950.00	\$0.00
Chrysler Financial Payment Center PO Box 1728 Newark, NJ 07101-1728	October 2004 November 2004 December 2004	\$1,305.81	\$0.00
Sallie Mae P.O. Box 9500 Wilkes Barre, PA 18773-9500	October 2004 November 2004 December 2004	\$601.47	\$0.00

- None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

- None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Alden State Bank v. MJF TKF Associates Inc. d/b/a MJF TKF LLC, et al. Index No.: I 2004 - 8838	Foreclosure	State of New York, Supreme Court, County of Erie	Pending
Alden State Bank v. MFC Construction Co., Inc., et al Index No.: I 2004-6809	Civil	State of New York, Supreme Court, County of Erie	Pending
Glen T. Lista v. Jill Falgiano and Michael J. Falgiano Index No.: I 2004-11748	Civil	State of New York, Supreme Court, County of Erie	Pending
Alden State Bank v. Michael J. Falgiano, Jr., et al. Index No.: I 2004-11520	Civil	State of New York, Supreme Court, County of Erie	Pending
MFC Construction Co., Inc. v. DiMarco Constructors, LLC, et al. Index No.: I 2004-8414	Civil	State of New York, Supreme Court, County of Erie	Pending
Patrick Development of WNY, Inc. v. MFC Construction Co., Inc., et al. Index No.: I 2004-8791	Civil	State of New York, Supreme Court, County of Erie	Pending

CAPTION OF SUIT AND CASE NUMBER Admar Supply Co., Inc. v. MFC Construction Co., Inc. and Jill A. Falgiano Index No.: I 2004-1164	NATURE OF PROCEEDING Civil	COURT OR AGENCY AND LOCATION State of New York, Supreme Court, County of Monroe	STATUS OR DISPOSITION Pending
New Holland Credit Company, LLC v. MFC Construction Co., Inc. et al., Index No.:2004-12617	Civil	State of New York, Supreme Court, County of Erie	Pending

- None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

- None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Nissan - Infiniti LT PO Box 660366 Dallas, TX 75266-0366	August 2004	2003 Altima
GMAC 200 Renaissance Center Detroit, MI 48265	August 2004	2001 Sierra Pickup 2002 Sierra Pickup 2002 Sonoma Pickup 2003 Chevy Silverado Pickup 2003 Sierra Dump Truck

6. Assignments and receiverships

- None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Damon & Morey LLP 298 Main Street 1000 Cathedral Place Buffalo, NY 14202	January 2005	\$1709.00 (including filing fee)

10. Other transfers

- None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Alden State Bank 13216 Broadway Alden, NY 14004		6/30/04

12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
M&T Bank	Jill A. Falgiano 116 Groveland Street Buffalo, New York 14214	No contents	

13. Setoffs

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
4083 Coventry Green Circle Williamsville, New York 14221	Jill A. Falgiano	September 2003- October 2004

16. Spouses and Former Spouses

- None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18 . Nature, location and name of business

- None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
MFC Construction Co., Inc.	16-1509564	3893 Walden Avenue Lancaster, NY 14086	100% owner of construction company	August 1996 - July 7, 2004

- None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Gaines Kriner Elliott LLP CPA 120 Church Street Buffalo, NY 14202	Personal: 1996-2004 Corporate: 1996-2004

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

- None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	-----------------------------------	--

24. Tax Consolidation Group.

- None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
----------------------------	--------------------------------

25. Pension Funds.

- None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
----------------------	--------------------------------

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date _____

Signature _____

Jill A. Falgiano
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Western District of New York

In re Jill A. Falgiano

Debtor(s)

Case No.
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property
-NONE-

Creditor's name

b. Property to Be Retained

[Check any applicable statement.]

Description
of
Property
-NONE-

Creditor's
Name

Property is
claimed as
exempt

Property will be redeemed	Debt will be reaffirmed
pursuant to 11 U.S.C. § 722	pursuant to 11 U.S.C. § 524(c)

Date _____

Signature _____

Jill A. Falgiano
Debtor

United States Bankruptcy Court
Western District of New York

In re Jill A. Falgiano

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ <u>1,500.00</u>
Prior to the filing of this statement I have received.....	\$ <u>1,500.00</u>
Balance Due.....	\$ <u>0.00</u>

2. \$ 209.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor Other (specify):

4. The source of compensation to be paid to me is:

Debtor Other (specify):

5. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

In return for the above-disclosed fee, I have agreed to render legal services for all aspects of the bankruptcy case, including: analysis of financial situation, and rendering legal advice and assistance to the Debtor in determining whether to file a petition under Title 11 of the United States Code, preparation and filing of the Petition, Schedules, Statement of Affairs, and other documents required by the United States Bankruptcy Court, and representation of the Debtor at the Meeting of Creditors (§341 meetings).

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Those matters beyond contemplation in Local Rule 2016, including but not limited to actions concerning dischargeability.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 1/17/05

/s/ Beth Ann Bivona

Beth Ann Bivona

Damon & Morey LLP

1000 Cathedral Place

298 Main Street

Buffalo, NY 14202-4096

(716) 856-5500 Fax: (716) 856-5537

bbivona@damonmorey.com

**United States Bankruptcy Court
Western District of New York**

In re Jill A. Falgiano

Debtor(s)

Case No.
Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: January 7, 2005

/s/ Jill A. Falgiano
Jill A. Falgiano
Signature of Debtor

A-Verdi LLC
141450 Route 31
Savannah, NY 13146

A. H. Harris & Sons, Inc.
P. O. Box 30135
Hartford, CT 06150

Admar Supply Co., Inc.
1950 Brighton Henrietta TL Road
Rochester, NY 14623

Alden State Bank
13216 Broadway
Alden, NY 14004

All Phase Construction
P O Box 577
Mendon, NY 14506

Anne Serravalle
261 Hoyt Street
Buffalo, NY 14213

Apollo Steel Corporation
4800 Wilton Avenue
Niagara Falls, NY 14304

Arrow Sheet Metal
75 Thielman Drive
Buffalo, NY 14206

Ashland Pest Control
406 Connecticut Street
Buffalo, NY 14213

AT&T Universal Card
PO Box 8115
South Hackensack, NJ 07606-8115

Beacon Storage Systems
P O Box 1914
Buffalo, NY 14219

BTS
370 Esser Avenue
Buffalo, NY 14207

Buffalo Concrete Accessories
243 Manhattan Avenue
Buffalo, NY 14214

Buffalo Transfer
P. O. Box 72
Buffalo, NY 14206

Burke, Danitz, Kulczk, Kilger, Hoffman,
Ferraro, Biddle, Sr., O'Hare, Jr., as
Trustees Buffalo Carpenters Pen. Fund
1000 N Buffalo Rd, P.O. Box 378
Elma, NY 14059

Cambria Contracting
5105 Lockport Road
Lockport, NY 14094

Carmen M. Parisio, Inc.
273 S. Roycroft Blvd.
Buffalo, NY 14225

Charles C. Ritter, Jr., Esq.
Duke, Holzman, Yaeger & Photiadis
1800 Main Place Tower
Buffalo, NY 14202

Chrysler Financial
Payment Center
PO Box 1728
Newark, NJ 07101-1728

Citi Cards
P.O. Box 8112
South Hackensack, NJ 07606-8112

Citibank (South Dakota) N.A.
701 East 60th Street North
Sioux Falls, SD 57117

Creighton, Pierce, Johnson & Giroux
560 Ellicot Square Bldg
295 Main Street
Buffalo, NY 14203

D & H Paving, INC.
485 Kennedy Road
Buffalo, NY 14227

D'Agostino General Contractors
803 Linden Avenue
Rochester, NY 14625

DiMarco Constructors LLC
1950 Brighton Henrietta Town Line Road
Rochester, NY 14623

Dolomite Products Co.
P. O. Box 25114
Rochester, NY 14625

Duke Holzman, Yaeger & Photiadis LLP
Attn: Charles C. Ritter, Esq.
1800 Main Place Tower
Buffalo, NY 14202

E-Z Portable Toilets
1000 Howard Road
Rochester, NY 14624

Economy Treet Service
100 Coventry Road
Buffalo, NY 14221

Elam Sand & Gravel
8222 Route 5 & 20
P O Box 65
West Bloomfield, NY 14585

Exxon Mobil Corp.
P.O. Box 4598
Carol Stream, IL 60197-4598

F W King Petro
370 Esser Avenue
Buffalo, NY 14207-1398

G&J Contracting, Inc.
P. O. Box 255
Hemlock, NY 14466

Gan General Insurance Company
5500 Main Street
Suite 341
Buffalo, NY 14221

Gernatt Asphalt Products, Inc.
Attn: Mr. Jim O'Connell
P O Box 400
00000000000, NY 14034

Gernatt Gravel Products, Inc.
P. O. Box 400
Collins, NY 14034

Glenn T. Lista
8420 Main Street
Buffalo, NY 14221

GMAC
200 Renaissance Center
Detroit, MI 48265

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Peckar & Abrahamson, P.C.
546 Fifth Avenue, 17th Floor
New York, NY 10036

Griffith Energy
P. O. Box 5137
Buffalo, NY 14240-5137

Grosjean's Associates
P O Box 537
Buffalo, NY 14213-0537

Hanson Aggregates, Inc.
Attn: Jean Krajucik
1900 Sullivan Trail
Easton, PA 18042

HSBC Bank
One HSBC Center
Buffalo, NY 14202

HSBC Card Services
PO Box 17332
Baltimore, MD 21297-1332

Independent Health
511 Farber Lakes Drive
Buffalo, NY 14221

Interactiveinfo.com, Inc.
P.O. Box 721
Buffalo, NY 14226

Internal Revenue Service
Dept of Treasury
Special Proceedings Branch
111 West Huron Street, Room 309
Buffalo, NY 14202

Iroquois Bar Corp.
1951Humburg Tpke.
Buffalo, NY 14218

Kevin F. Peartree, Esq.
Ernststrom & Dreste, LLP
180 Canal View Boulevard
Suite 600
Rochester, NY 14623

Keystone Builders
c/o Linda Minch
1075 Buffalo Road
Rochester, NY 14624

Lafarge Corporation
270 Northpointe Pkwy.
Ste. 100
Attn: Joe Puglia
Buffalo, NY 14228

Lawrence J. Zyga
222 Bear Road
Cowlesville, NY 14037

Lee Cadby
c/o NortheEast Diversification
2 Cadby Parkway
PO Box 351
Lancaster, NY 14086

Lord & Taylor
P.O. Box 94873
Cleveland, OH 44101-4873

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700 Crossroads Building
2 State Street
Rochester, NY 14614

M&T Trust Company
One M&T Plaza
Buffalo, NY 14202

M. J. Dreher Trucking
14 Orchard Street
Holley, NY 14470

Manitou Concrete
P. O. Box 25114
Rochester, NY 14625

McNamee, Lochner, Titus et al.
Attorney for New Holland Credit Co, LLC
P.O. Box 459
Albany, NY 12204

Mendon Enterprises, Inc.
2260 Olmstead Road
P. O. Box 9
West Bloomfield, NY 14585

MFC Construction Co., Inc.
3893 Walden Avenue
Lancaster, NY 14086

Michael J. Falgiano, Jr.
35 Schlemmer Road
Lancaster, NY 14086

Modern Disposal Service
4746 Model City Road
P O. Box 209
Model City, NY 14107-0209

Murray Roofing Co.
600 Cayuga Creek Road
Buffalo, NY 14227

Murzak Enterprises LLC
782 Aero Drive
Buffalo, NY 14225

NCO Financial Systems
P.O. Box 41457
Dept. 99
Philadelphia, PA 19101

New Holland Credit Company, LLC
100 Brubank Ave.
New Holland, PA 17557

New York State Dept Taxation & Finance
PO Box 5300
Albany, NY 12205

Nextel Partners, Inc.
P.O. Box 4192
Suite 100
Carol Stream, IL 60197-4192

Nissan - Infiniti LT
P.O. Box 660366
Dallas, TX 75266-0366

NOCO Energy Corp.
2440 Sheridan Drive
Tonawanda, NY 14150

Northeast Paving
2 Cadby Industrial Park
Lancaster, NY 14086

Northland Group, Inc.
P.O. Box 390905
Edina, MN 55439

P & J Construction Co., Inc.
709 Pleasant View Drive
Lancaster, NY 14086

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Gresens & Gillen LLP
12 Fountain Plaza, Suite 510
Buffalo, NY 14202

Patrick Development of WNY, Inc.
8610 Transit Road
East Amherst, NY 14051

Penhall Company
Dept 2911
Los Angeles, CA 90084-2911

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Hodgson Russ LLP
One M&T Plaza
Buffalo, NY 14203-2391

Pumpcrete
7126 Ellicott Road
Orchard Park, NY 14127

Rich's Landscaping & Tractor Service
110 Pavement Road
Lancaster, NY 14086

Richard M. Snider
10807 Hunts Corners
Clarence, NY 14031

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5690 Camp Road
Hamburg, NY 14075

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Parrino Cooper & Dobson, Esqs.
6225 Sheridan Drive, Suite 100
Williamsville, NY 14221

Ruston Paving Company
6228 Collett Road
Farmington, NY 14425

Sallie Mae
P.O. Box 9500
Wilkes Barre, PA 18773-9500

Skyworks LLC
100 Thielman Drive
Buffalo, NY 14206

Strate Welding Supply Co., Inc.
P O Box 570
Buffalo, NY 14207-0570

Swift River Associates, Inc.
4051 River Road
Tonawanda, NY 14150

Target Financial Services
P.O. Box 59317
Minneapolis, MN 55459-0317

Thermal Foams, Inc.
2101 Kenmore Avenue
Buffalo, NY 14207

Thomas K. Falgiano
37 Schlemmer Road
Lancaster, NY 14086

Tri-James Services, Inc.
4478 West Fairmount
Lakewood, NY 14750

Turner Construction Company
54 State Street
Albany, NY 12207

United Materials, LLC
561 Pavement Road
Lancaster, NY 14086

United Rentals
1 Hartfield Executive Park
Suite 305
Attn: Leesa Contreras
East Windsor, CT 06088

Verizon
P.O. Box 1100
Albany, NY 12250-0001

Waste Management of WNY
P. O. Box 830003
Baltimore, MD 21283-0003

Wayne Concrete
362 Route 44
Shinglehouse, PA 16748